

In re:
Cynthia L. Caldwell
Debtor

Case No. 16-15341-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Aug 27, 2021

User: admin
Form ID: 138OBJ

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 29, 2021:

Recip ID	Recipient Name and Address
db	+ Cynthia L. Caldwell, 7362 Chelwynde Avenue, Philadelphia, PA 19153-2206
13767492	Capital One, Po Box 30285, Po Box 62180, Salt Lake City, UT 84130
13779942	Deutsche Bank National Trust Co., c/o Robert P. Wendt, Esq., Phelan Hallinan Diamond & Jones LLP, 1617 JFK Blvd., Ste. 1400, One Penn Ctr. Plaza Phila., PA 19103
13832663	+ Deutsche Bank National Trust Company, c/o Ocwen Loan Servicing LLC, Attn: Bankruptcy Department, P.O. Box 24605, West Palm Beach, FL 33416-4605
13767498	Internal Revenue Service, Attn: Special Procedures, 6th and Arch Streets, Suite 5200, Philadelphia, PA 19106
13767499	+ Ocwen Loan Sevicig Llc, Attn: Research Dept, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
13767502	+ Pstc Red Arrow Emp Fcu, 1402 Bywood Ave, Upper Darby, PA 19082-3720
13767508	+ Wells Fargo Bank, Mac F82535-02f, Po Box 10438, Des Moines, IA 50306-0438
13839146	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 27 2021 23:28:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Aug 27 2021 23:28:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13767490	Email/Text: ebn@americollect.com	Aug 27 2021 23:28:00	Americollect Inc, Po Box 1566, Manitowoc, WI 54221
13767488	+ Email/Text: EBNProcessing@afni.com	Aug 27 2021 23:28:00	Afni, 1310 Martin Luther King Dr, Bloomington, IL 61701-1465
13781963	Email/Text: ally@ebn.phinsolutions.com	Aug 27 2021 23:28:00	Ally Bank, PO Box 130424, Roseville MN 55113-0004
13767489	+ Email/Text: ally@ebn.phinsolutions.com	Aug 27 2021 23:28:00	Ally Financial, Po Box 380901, Bloomington, MN 55438-0901
13767491	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Aug 27 2021 23:28:00	AmeriCredit/GM Financial, Po Box 183583, Arlington, TX 76096-3583
13855942	+ Email/Text: megan.harper@phila.gov	Aug 27 2021 23:28:00	CITY OF PHILADELPHIA, LAW DEPARTMENT TAX UNIT, BANKRUPTCY GROUP, MSB, 1401 JOHN F. KENNEDY BLVD., 5TH FLOOR, PHILADELPHIA, PA 19102-1640
13789275	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Aug 27 2021 23:33:20	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13767493	+ Email/Text: bk.notifications@jpmchase.com	Aug 27 2021 23:28:00	Chase Auto Finance, National Bankruptcy Dept, 201 N Central Ave Ms Az1-1191, Phoenix, AZ 85004-1071

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13767494	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 27 2021 23:33:21	Citibank/Best Buy, Centralized Bankruptcy/Citicorp Credit Se, Po Box 790040, Sanit Louis, MO 63179-0040
13767495	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 27 2021 23:33:26	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
13767496	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 27 2021 23:28:00	Comenity Bank/Ashley Stewart, Po Box 182124, Columbus, OH 43218-2124
13767497	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 27 2021 23:28:00	Comenity Bank/Pier 1, Po Box 182125, Columbus, OH 43218-2125
13836572	Email/Text: bnc-quantum@quantum3group.com	Aug 27 2021 23:28:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
13793850	Email/Text: bk.notifications@jpmchase.com	Aug 27 2021 23:28:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
13817949	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 27 2021 23:28:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
13767501	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 27 2021 23:28:00	PA Dept of Revenue, PO Box 280946, Harrisburg, PA 17128-0946
13839681	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Aug 27 2021 23:33:15	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13798619	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 27 2021 23:28:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946
13803721	Email/Text: bnc-quantum@quantum3group.com	Aug 27 2021 23:28:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13767503	+ Email/PDF: gecsed@recoverycorp.com	Aug 27 2021 23:33:15	Synchrony Bank, Po Box 103104, Roswell, GA 30076-9104
13767504	+ Email/PDF: gecsed@recoverycorp.com	Aug 27 2021 23:33:25	Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064
13767505	+ Email/PDF: gecsed@recoverycorp.com	Aug 27 2021 23:33:20	Synchrony Bank/Walmart, Po Box 965064, Orlando, FL 32896-5064
13767507	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 27 2021 23:33:16	Visa Dept Store National Bank, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
smg	*	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13767500	*+	Ocwen Loan Sevinging Llc, Attn: Research Dept, 1661 Worthington Rd Ste 100, West Palm Beach, FL 33409-6493
13908126	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
13767506	*+	Synchrony Bank/Walmart, Po Box 965064, Orlando, FL 32896-5064

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

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Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 29, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 27, 2021 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Deutsche Bank National Trust Company et. al. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
DAVID M. OFFEN	on behalf of Debtor Cynthia L. Caldwell dmo160west@gmail.com davidoffenecf@gmail.com;offendr83598@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor JPMorgan Chase N.A. bkgroup@kmlawgroup.com
JASON BRETT SCHWARTZ	on behalf of Creditor Portfolio Recovery Associates LLC jschwartz@mesterschwartz.com
JEROME B. BLANK	on behalf of Creditor Deutsche Bank National Trust Company et. al. paeb@fedphe.com
ROBERT PATRICK WENDT	on behalf of Creditor Deutsche Bank National Trust Company et. al. paeb@fedphe.com, LeopoldAssociatesPAX6428@projects.filevine.com
THOMAS I. PULEO	on behalf of Creditor JPMorgan Chase N.A. tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER, Esq.	on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM C. MILLER, Esq.	ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 10

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Cynthia L. Caldwell
Debtor(s)

Case No: 16-15341-elf
Chapter: 13

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street
Suite 400
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath
Clerk of Court

Dated: 8/27/21